

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
1st Bank Yuma (Cards issued through: Texas Independent Bank, Dallas, Texas)					
Visa No Grace Period	Prime + 7.9%	None	\$25.00	None	3% of balance
Visa With Grace Period	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
MasterCard/Visa Platinum Flex Miles	9.9% (5.9% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Classic Flex Miles	11.9% (5% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Non-Mileage	13.9% (5.9% for first six months)	None	\$25.00	25	3% of balance
1st NATIONAL BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed 5.9% for first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed 5.9% for first six months.)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 min.
Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Young Adult	Prime + 7.9%	20.00(waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase year)	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
Arizona Bank & Trust					
Visa Platinum Preferred	Prime + 3.9%	\$35.00	\$15.00	25	4% or \$15.00min.
Visa or Mastercard Classic	Prime + 6.9%	\$20.00	\$25.00	25	4% or \$15.00min.
Business Visa	Prime + 4.9%	\$25.00	\$15.00	25	4% or \$15.00min.
Visa Gold	Prime + 4.9%	\$25.00	\$25.00	25	4% or \$15.00min.
ARIZONA BUSINESS BANK (Cards issued through: Elan Financial Services,Fargo, ND)					
Visa Signature	12.24% to 23.24%	\$55	\$19 bal < \$100;\$29 \$100 - \$250; \$39 - \$250 and higher	\$20 to \$25 purchases only	\$2.00 (only in statement periods in which interest is due)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Edition	12.24% to 18.24%e	None	\$35	\$20 to \$25 purchases only	\$2.00 (only in statement periods in which interest is due)
ARROWHEAD COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 3.99% - 9.99% (Fixed 5.9% for 1st six months)	\$40.00 (waived the 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (Fixed 5.9% for 1st six months)	\$20.00 (waived 1st year and thereafter with one purchase a year )	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	None	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year )	None	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	None	25	2% or \$10.00 (whichever is greater)
Visa College	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year )	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime + 9.99% (Fixed 5.9% for 1st six months)	None-Annual Travel Fee \$55.00	\$27.-00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
BNC NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Classic	Prime + 5.99% (Fixed 5.9% intro rate for first six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)

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Visa Platinum	Prime + 3.99% (Fixed 5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	\$29.00	25	2% of balance
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None-Annual Travel Fee \$55.00	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Secured	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
BANK OF AMERICA, NA					
MasterCard/Visa, Spanish MasterCard/Visa, Platinum, Gold, Classic	Prime + 2.99% to 12.99% (Fixed 5.9% intro rate for 1st six months)	None	\$29.00 to \$35.00	At least 20 days	2.2% or \$10.00 min.
Visa Rewards, Visa Gold Rewards	Prime + 8.99% to 12.99% (Fixed 5.9% intro for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Platinum	Prime + 6.99%	\$75.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Classic	Prime + 9.99% (5.9% intro rate for first six months)	\$45.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Student	Prime + 6.9% (Fixed 5.9% for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Secured	Prime + 10.99%(Fixed 5.9% for 1st six mos. with deposit account)	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
BANK OF AMERICA, NA					
Spanish Master/Card Secured	None	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
U.S. Airways Dividend Miles Visa Platinum	Prime + 9.9%	Platinum \$90.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
U.S. Airways Dividend Miles Visa Gold	Prime + 9.9%	Gold \$70.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.

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U.S. Airways Dividend Miles Visa Classic	Prime + 9.9%	Classic \$50.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Platinum	Platinum Prime + 6.99%	Platinum \$75.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Gold	Gold Prime + 7.99%	Gold \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Classic	Classic Prime + 9.49% (Fixed 5.9% intro rate for 1st six mos. with relationship account)	Classic \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Platinum	Prime + 1.9% (5.9% intro rate for first six months)	None	\$29.00 - \$35/00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Signature	Prime + 3.99% (5.9% intro rate for first six months)	\$150.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
BANK OF TUCSON (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Platinum Card	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived with one purchase a year)	\$25.00	20-25	2.50%
MasterCard/Visa Regular Card	Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$20.00 (waived with one purchase a year)	\$20.00	20-25	2.50%
Visa Platinum Travel Card	Prime + 9.9% (Fixed 6.9% intro rate for 6 mos.)	\$40.00 (waived with one purchase a year) \$55.00 Annual Travel Fee	\$25.00	20-25	2.50%
MasterCard/Visa Business Card	Prime + 6.9%	Varies with purchases\$0-\$45.00	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None/\$55.00 Annual Travel Fee	\$25.00	20-25	2%
BANKUSA, FSB (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% intro rate for 1st six months)	\$20.00 (waived 1ST year and thereafter with one purchase a year)	\$20.00	20 – 25	2%
MasterCard/Visa Platinum	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$25.00	20 – 25	2%
Visa Platinum Travel	Prime + 7.4% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) Annual Travel Fee \$55.00	\$25.00	20 – 25	2%
MasterCard/Visa Business	Prime + 6.9%	None 1st year \$40.00 max thereafter depending on purchases	\$25.00	20 – 25	2%
MasterCard/Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$25.00	20 – 25	2%

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BRIDGEVIEW BANK (Cards issued through: M & I Marshall & ILsley Bank)					
Visa Business	Prime + 7.9%	None	\$18.00	25	3% or \$20.00 (whichever is greater)
CAMELBACK COMMUNITY BANK (Cards issued through: First Tennessee Bank)					
Visa Platinum	Prime + 3.99% - 9.99% (5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 – 35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel Card	Prime + 5.99% (5.9% intro rate for first six months)	None Annual Travel Fee \$55.00	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$35.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$35.00	25	2% of balance
CANYON COMMUNITY BANK, NA (Cards issued through: Equifax Card Solutions, St. Petersburg, Florida)					
Visa Classic	17.90%	\$10.00	\$20.00	25	3% or \$20.00
Visa Platinum	12.90%	None	\$20.00	25	3% or \$20.00
Visa Business	Pay in full monthly	\$20.00	\$20.00	35	N/A
CHOICE BANK (Cards issued through: Elan Financial Services, Fargo ND)					
Visa Business Travel	Prime + 9.9%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance
College Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Young Adult Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Classic	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum	Prime + 3.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum Travel	Prime + 9.99%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance

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Cash Rewards Visa Platinum	Prime + 9.99%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
Cash Rewards Visa Clasic	Prime + 11.99%	0\$ per year with one purchase, otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Business Card	Prime + 3.9% to 9.9%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
COMMERCE BANK OF ARIZONA (Cards issued through: TIB)					
Visa/MasterCard	5.9% for 1st 6 mos. Thereafter 7.9% - 11.9%	\$35.00	\$25.00	25	2% of amount or \$2.00 min.
Visa Business	11.90%	None	\$25.00	25	2% of amount or \$2.00 min.
Visa Young Adult	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 -25	2% of balance
COMPASS BANK (Cards issued through: Compass Bank, Decatur, Alabama)					
MasterCard/Visa Gold, MasterCard/Visa Classic	Compass Bank Prime + 9.99%	None	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Gold Personal Line of Credit	Compass Bank Prime + 2.99%	\$40.00	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Card	Compass Bank Prime + 3.99-9.99%	None	\$15 for balance less than \$100, \$29 for balance \$100-\$999, \$39 for balance greater than \$999	25	2% or \$15.00 (whichever is greater)
COPPER STAR BANK (Cards issued through: Elan Financial Services)					
Visa Platinum Travel	Prime + 9.9% (5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% for first six months)	\$20.00 (waived first year and thereafter with one	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	None	25	2%
Visa Business Travel	Prime + 9.9%	None/\$55.00 Annual Travel Fee	None	25	2%

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Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (Fixed 5.9% the 1st six months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$29.00	25	2%
COUNTRY BANK (Cards issued through: Elan Financial Services, Illinois)					
Visa Platinum	variable rate 14.24% to 25.24%	\$0 If at least one purchase made, otherwise \$40	\$10 up to \$499.99, \$29 bal. \$500 up to \$999.99, \$39 for \$1,000 or more	20 - 25	3% or \$10.00, whichever is greater
Cash Rewards Platinum Card	0% first 6 mo., thereafter variable rate 12.24% to 23.24%	\$0 if one purchase made, otherwise \$40	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 \$250.00 or more	20 - 25	3% or \$10.00, whichever is greater
Visa College Rewards	14.24% to 23.24%	\$0 with one purchase, otherwise \$20	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 \$250.00 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Young Adult	14.24% to 23.24%	\$0 with one purchase made otherwise \$20	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 \$250.00 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Business	0% first 6 mo., thereafter 12.24% to 18.24%	\$0	\$35.00	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Business Travel	0% first 6 mo., thereafter 12.24% to 18.24%	\$55.00	\$35.00	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Signature	0% first 6 mo., thereafter variable to 12.24% to 23.24%	\$55 annual Program fee	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 \$250.00 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Select Rewards Visa Platinum	0% first 6 mo., thereafter variable to 12.24% to 23.24%	\$0.00	\$19 up to \$100.00, \$29 bal. \$100 up to \$249.99, \$39 \$250.00 or more	20 - 25	3% of balance or \$10.00, whichever is greater
DESERT HILLS BANK (Cards issued through: Metavante, Detroit, MI)					

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Visa Platinum	Prime + 3.9% introductory first 6 mo.	None	\$29.00	25	4% of balance or \$20.00
Visa Business	Prime + 6.0%	None	\$29.00	25	4% of balance or
Visa Corporate	Prime + 6.0%	None	\$29.00	25	4% of balance or \$20.00
<b>FIRST COMMUNITY BANK (formerly Access Bank)</b>					
Visa Platinum	8.90%	\$29.00	\$20.00	25	\$10.00
Visa Gold	9.90%	\$29.00	\$20.00	25	\$10.00
Mastercard	11.90%	None	\$20.00	25	\$10.00
Business Mastercard	14.90%	\$15.00	\$20.00	25	\$10.00
Business Rewards (MC)	13.90%	\$50.00	\$20.00	25	\$10.00
Visa Classic	Prime + 11.99% (Fixed	\$20.00 (waived 1st year	\$29.00 - \$38.00	20 - 25	2%or \$10.00
<b>FIRST INTERNATIONAL BANK &amp; TRUST</b>					
Travel Rewards Visa Platinum	Prime + 9.9% (Fixed 0.0% for 1st six months)	None \$55.00 Annual Travel Fee	\$29.00	25	2%or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$25.00 (waived 1st year and thereafter with one purchase a year)	\$35.00	20 -25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$35.00	20 25	2% or \$10.00 (whichever is greater)
College Visa Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
<b>GOLD CANYON BANK</b>					
Young Adults	12.74% to 21.74%	\$20.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	4% of balance
College Rewards	12.74% to 21.74%	\$20.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal	20-25	3% of balance
Travel Rewards	10.74% to 21.74%	\$55.00,\$40.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Ccash Rewards	10.74% to 21.74%	\$40.00 id not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Platinum	10.74% to 21.74%	\$40.00 id not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance



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Select Rewards	10.74% to 21.74%	None	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Business Travel Card	11.49% to 17.49%	\$55.00	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Business Card	11.49% to 17.49%	None	\$35.00	20-25	3% of balance
HARRIS TRUST BANK N. A.					
Visa Classic No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard Low Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9%	\$18.00	\$29.00	25	2% or \$15.00 (whichever is greater)
MasterCard No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard/Visa Gold Low Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9%	\$28.00	\$29.00	25	2% or \$15.00 (whichever is greater)
MasterCard/Visa Gold No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2% or \$10.00 (whichever is greater)
HOME NATIONAL BANK (Cards issued through: First National Bank of Omaha and First National Bank of South Dakota)					
MasterCard/Visa Gold	Fixed 5.9% for 6 mos., thereafter LIBOR + 9%	None	\$25.00	25	2% or \$10.00 (whichever is greater)
MasterCard/Visa Platinum	Fixed 5.9% for 6 mos., thereafter LIBOR + 9%	None	\$25.00	25	2% or \$10.00 (whichever is greater)
Visa Business	12% over the 30-day commercial paper rate	None	\$25.00	25	2% or \$10.00 (whichever is greater)
JOHNSON BANK ARIZONA					
MasterCard/Visa Young Adult	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase year)	\$29.00	25	2%
MasterCard/Visa College Card	Prime + 7.9%	\$20.00(waived 1st year and thereafter with one	\$29.00	25	2%
MasterCard/Visa Business Travel	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$29.00	25	2%

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MasterCard/Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (5.9% for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) \$55.00 Annual Travel Fee	\$29.00	25	2%
MasterCard/Visa Regular	Prime + 7.9% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Legacy Bank: First National Bank of Omaha					
Visa Platinum & Gold Edition	9.99%,11.99% or 13.99% based on credit criteria	\$0	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
Visa First Air Miles Rewards	15.92%	\$29	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
Commercial Edition Visa & Purchasing Edition Visa	Greater of 11.99% floor rate or 8% + index rate (1 mo. LIBOR)	\$0	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
Business Edition Visa & Business Edition Plus Visa	11.99%	\$0	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
Visa - BucksBack Platinum Edition	14.42%	\$0	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
Visa Rewards Advantage	15.42%	\$0	\$35 for bal less than \$500,\$39 for bal greater than \$500	20	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
MARSHALL & ILSLEY BANK					
Visa Gold	Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)	None	\$18.00	25	3% or \$20.00 min.
Visa Classic	Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)	None	\$18.00	25	1/30th of balance or \$10.00 min.
MESA BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (5.9% intro rate for 1st six months)	\$40.00 (waived with one purchase a year)	\$29.00	25	2%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic	Prime + 7.9% (5.9% intro rate for 1st six months:	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	5	2%
Visa Business Travel	Prime + 9.9%)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (5.9% intro rate for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with one purchase a year)	29	25	2%
Cash Rewards Visa Platinum	5.9% for first six months thereafter 14.74%	\$40.00(waived with one purchase a year)	\$29.00 - \$38.00	20 – 25	2%
Cash Rewards Visa Classic	5.9% for first six months, thereafter 16.74%	\$20.00 (waived with one purchase a year)	\$29.00 - \$38.00	20 – 25	2%
Visa College	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
MERIDIAN BANK , NA (Cards issued through: Elan Financial Services, Fargo, N. D.)					
Visa	0% first 6 months then 11.49% - 20.49%	\$0 first year & every year w/at least 1 purchase	\$19 up to \$99.99, \$29 from \$100.00 to \$999.99, \$39 for \$1,000 or more	20 - 25	4% or \$20.00 min.
MISSION BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9%(Fixed 5.9% intro rate for first six months)	\$40.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed 5.9% intro rate for first six months)	\$20.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None/Annual Travel Fee\$55.00	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived with one	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
MOHAVE STATE BANK issued through:The Independent Bankers Bank					
Platinum Flex Miles	5.9% until the end of 6 biling cycle After that 11.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Classic Flex Miles	5.9% until the end of 6 biling cycle After that 13.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Non Mileage Card	5.9% until the end of 6 biling cycle After that 15.15%	None	\$29.00	25 No grace cash advances.	2% or \$2
NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Gold	13.25%	None	\$29.00	25	1.5% of balance
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance is less than \$20.00 or 1.5% of balance if more than \$20.00
Visa Classic, MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
Visa Capital Credit	Prime +5%	\$40.00	\$35.00	25	1.5% of balance plus interest & fees
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Purchasing	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
NORDSTROM FSB (Cards issued through: Colorado Service Center, Englewood, Colorado)					
Visa	Prime + 8.9%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is greater)
Retail Card	Prime + 12.25%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is greater)
NORTHERN TRUST BANK , NA (Cards issued through: Elan Financial Services)					
Cash Rewards Visa Platinum	Purchases 3.99% + Prime to 12.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Travel Rewards Platinum Visa	Purchases 3.99% +	\$55	\$35.00	20-25	2% or \$10.00
Visa Platinum	Purchases - 3.99% + Prime to 12.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Purchases - 5.99% + Prime to 14.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$20	\$35.00	20-25	2% or \$10.00 (whichever is greater)
College Rewards Visa	Purchases - 5.99% +	\$0 every yr you charge	\$35.00	20-25	2% or \$10.00
Secured Visa	Purchases - 14.99% + Prime	\$35	\$35.00	20-25	2% or \$10.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Signature	Purchases - 3.99% + Prime	\$75	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Select Rewards Visa	Purchases - 3.99% + Prime to 12.99% + Prime	\$0	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Visa Business	Purchases - 3.99% + Prime to 9.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$25	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Purchases - 3.99% + Prime to 9.99% + Prime	\$55	\$35.00	20-25	2% or \$10.00 (whichever is greater)
PINNACLE BANK(Cards issued thru US Bank/Elan					
Visa College Rewards	12.74% to 21.74% variable	\$0 if min one charge per year otherwise \$20	\$15.00	20-25	N/A
Visa Young Adult	12.74% to 21.74% variable	\$0 if min one charge per year otherwise \$20	\$15.00	20-25	N/A
Visa Platinum	10.74% to 21.74% variable	\$0 if min one charge per year otherwise \$40	\$15.00	20-25	N/A
Visa Cash Rewards	10.74% to 21.74% variable	\$0 if min one charge per year otherwise \$40	\$15.00	20-25	N/A
Visa Select Rewards	12.74% to 21.74% variable	None	\$15.00	20-25	N/A
Visa Business Travel Card	9.99% to 15.99% variable	\$55.00	\$35.00	20-25	N/A
Visa Business Card	9.99% to 15.99% variable	\$0 if min one charge per year otherwise \$25	\$35.00	20-25	N/A
Secured Visa Card	20.99% variable	\$35.00	\$35.00	20-25	N/A
SOUTHERN ARIZONA COMMUNITY BANK (Cards issued through: Elan Financial Services, Milwaukee, WI)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% for 1st 6 months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$20.00	20-25	2%
Visa Platinum Travel Card	Prime + 9.9% (Fixed intro rate 5.9% for 1st 6	\$40.00 (waived for the 1st year and thereafter with	\$25.00	20-25	2%
MasterCard/Visa Platinum	Prime + 6.9% (Fixed into rate 6.9% for 1st 6 mos.)	\$40.00 (waived for the 1st year and thereafter waived with one purchase a year)	\$25.00	20-25	2%
MasterCard/Visa Business Card	Prime + 6.9%	Varies with purchases \$0-\$45.00	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$25.00	20-25	2%
STEARNS BANK ARIZONA, NA (Cards issued through: Elan Financial Services, Milwaukee, WI)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Travel	0% 1st 6 cycles, 12.24% - 18.24%	\$55	\$35.00	20 - 25	4% or \$20
Visa Business	0% 1st 6 cycles, 12.24% - 18.24%	\$0	\$35.00	20 - 25	4% or \$20
Visa Platinum Travel	8.74-10.74% 19.99% cash adv 23.9% delinquent bal	\$0 plus \$55 travel fee	\$35.00	20 - 25	4% or \$10
Visa Classic Card	10.74-19.74% 19.99% cash adv 23.99% delinquent bal	\$0 if at least 1 charge ea yr or \$20	\$35.00	20 - 25	4% or \$10
Visa Platinum Card	0% 1st 6 mo, 12.24% to 23.24%	\$0 if 1 purchase ea yr/\$0 1st yr/ or\$40.00	\$15 upto \$99.99, \$29 from \$100\$999.99, \$39 from \$1000 or higher	20 - 25	4% or \$20
College Card	14.24-23.24%	\$0	\$15 upto \$99.99, \$29 from \$100\$999.99, \$39 from \$1000 or higher	20 -25	4% or \$20
Classic Card	10.74-19.74% 19.99% variable cash advance 23.99%	\$0 1st yr or \$0 1 chrg ea yr,otherwise \$20	\$35.00	20 – 25	4% or \$10
Young Adult Card	14.24-23.24%	\$0 if 1 purchase ea yr/\$0 1st yr/ or\$40.00	\$15 upto \$99.99, \$29 from \$100\$999.99, \$39 from \$1000 or higher	20 - 25	4% or \$20
SUMMIT BANK (Cards issued through: The Independent Bankers Bank)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business w/Flex Miles &	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Business w/Grace only	12.15%	\$40.00 per card	\$25.00	25	3% or \$15.00 min.
Visa Business (no Grace Period)	12.15%	\$79.00 per account	\$25.00 + \$40.00 ea addtl card	0	3% or \$15.00 min.
Visa Classic	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Classic w/Flex Miles	12.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
Visa Platinum	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Platinum w/Flex Miles	8.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
MasterCard Gold	12.15%	None	\$25.00	25	3% or \$15.00 min.
SUNRISE BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Business	Prime + 7.9%	\$20.00 (waived first year	\$29.00	25	2%
Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (5.9% intro rate for first six months)	\$40.00 (waived first year and thereafter with one purchase a year	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% intro rate for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum Travel Card	Prime + 9.9% (5.9% intro rate for first six months)	None Annual Travel Fee\$55.00	\$29.00	25	2%
US BANK NATIONAL ASSOCIATION N.D. (Cards issued through: U.S. Bank, Fargo, North Dakota)					
Visa Classic Unsecured,	Prime + 5.99% - 14.99%	None	\$35	20 – 25	2% of balance
Platinum Unsecured	Prime + 3.99% - 12.99%	None	\$35	20 - 25	2% of balance
Secured Secured	Prime + 5.99% - 14.999%	\$35.00	\$35	20 – 25	2% of balance
Platinum Travel	Prime + 9.99%	\$55.00	\$35	20	2% of balance
Cash Reward Classic	Prime + 11.99%	None	\$35	20	2% of balance
Cash Rewards Platinum	Prime + 9.99%	None	\$35	20	2% of balance
Visa	Prime +7.99% or 15.74 when prime 7.75%	None	\$15/\$29/\$39 tiered by balance	20-25	3% of bal or \$10 whichever is greater
UNION BANK OF ARIZONA, NA (Cards issued through: TCM Bank, N.A., Tampa, Florida)					
Neighbor MasterCard/Visa,	Prime + 8.4%	None	\$25.00	25	3% or \$15.00
UNITED ARIZONA BANK, NA (Cards issued thorough: Bank Card Center, Dallas, Texas)					
MasterCard/Visa Platinum	Prime + 3.9% (5.9% intro	\$35.00	\$25.00	25	3% or \$15.00
MasterCard/Visa Classic Flex Miles	Prime + 5.9% (5.9% intro rate for first six months)	\$35.00	\$25.00	25	3% or \$15.00 (whichever is greater)
MasterCard/Visa Non-Mileage	Prime + 7.9% (5.9% intro rate for first six months)	None	\$25.00	25	3% or \$15.00 (whichever is greater)
Visa Business No Grace Period	Prime + 7.9% (5.9% intro rate for 1st six months)	None	\$25.00	None	3% or \$15.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Grace Period	Prime + 7.9% (5.9% intro rate for 1st six months)	\$40.00	\$25.00	25	3% or \$15.00 (whichever is greater)
VALLEY BANK OF ARIZONA (fka Valley Commerce Bank)					
MasterCard Personal	12%	None	5% or \$10.00	25	5% or \$20.00
VALLEY FIRST COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed	\$40.00 (waived with at	\$29.00	25	2%
Visa Regular, Visa Classic	Prime + 7.9% (Fixed intro rate 5.9% for 1st six	\$20.00 (waived with at least one purchase a	\$29.00	25	2%
Visa College Card	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (Fixed intro rate 5.9% for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
WELLS FARGO BANK, NA (Cards issued through: Wells Fargo Bank Nevada, N.A.)					
Visa Unsecured	12.90% - 23.50% (5.9% intro rate for first six months)	None	\$20.00 on balance up to \$100.00, \$29.00 from \$100.00 to \$1000.00, \$35.00 on \$1000.00 & over	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa College	16.49% to 24.05%(7.9% intro rate for first six months)	None	\$30 on loan balance up to \$1000 and \$35 on loans over \$1000	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa Secured	5.9% first months then 19.49%	\$18.00	\$30.00	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
WESTERN SECURITY BANK (Cards issued through: U. S. Bank N. A., dba Elan Financial Services, Utah)					
Visa (Consumer Credit Card)	Prime + 3.99% to prime	Varies - \$20.00 or	Varies - \$29.00 or	20 - 25	\$2.00
Business Mastercard (Revolving)	Prime + 15.00%	None	\$32.00	25	Greater of \$15.00 or 2% of new balance
Business Mastercard (Non-revolving)	None	\$45.00	\$32.00	N/A	All charges paid in full each billing period
YUMA COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Classic	Prime + 7.9% (5.9% intro rate for the first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)



NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum	Prime + 6.9% (5.9% intro rate for the first six	\$40.00 (waived first year and thereafter with one	\$29.00	25	2% or \$10.00 (whichever is
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 11.90%	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime 9.9% (5.9% intro rate for first six months)	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa College, Visa Young Adult	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)